

What is claimed is:

1. A computer-implemented method of indexing, monetizing, and trading risk factor population results, derived from constituent units of account residing within a financial exposure, comprised of the steps of:
 - a) finding financial results for the exposure as a whole, thereby obtaining exposure results,
 - b) subdividing the exposure results into results for constituent units of account in the exposure, thereby obtaining constituent unit results,
 - c) demonetizing the constituent unit results, so that they only reflect abstract data results, without monetary value,
 - d) creating a framework comprised of two or more risk dimensions, each risk dimension being comprised of two or more discretized risk segments, each segment of which is calibrated to range over the entirety of, and subdivide the entirety of, each risk dimension of which it is a part,
 - e) assigning all of the constituent units of account of an exposure into each risk dimension,
 - f) assigning all of the constituent units of account within each risk dimension into discretized risk segments, according to a rule of segment qualification, so that each and every constituent unit is assigned to one and only one discretized risk segment within each risk dimension,
 - g) reporting the abstract data results of each constituent unit of account, within each risk dimension,

- h) reporting the abstract data results for each discretized segment, within each risk dimension, as a total of constituent units of account residing in such a segment,
- i) reporting the abstract data results for the exposure as a whole, as a total of constituent units of account residing in such an exposure,
- j) identifying each reported result as a risk factor population result,
- k) indexing each risk factor population result, so that all results can be reported alongside each other, regardless as to whether said results are totals for individual constituent units of account, individual discretized segments, or the exposure as a whole,
- l) selecting risk factor population results, regardless as to whether said results were indexed as constituent units of account, discretized segments, or the exposure of the whole,
- m) monetizing these selected results, so they can be valued as cash deliveries, leaving all of the unselected risk factor population results, as found in all other parts of the index, unmonetized,
- n) exchanging the monetized risk factor population results with a counterparty, for financial consideration.

2. The method of claim 1, further substituting the step of selecting risk factor population results, regardless as to whether said results were indexed as constituent units of account, discretized segments, or the exposure of the whole, by means of an arithmetic, boolean, set, logical, mathematical operation.

3. The method of claim 1, further comprising the step of applying financial operations to monetized risk factor population results, selected from the group consisting of:
 - a) swaps,
 - b) options,
 - c) forwards,
 - d) futures,
 - e) and financial derivatives.
4. The method of claim 1, comprising the step of maintaining a portfolio of monetized risk factor populations results.
5. The method of claim 1, comprising the step of maintaining a mock portfolio of unmonetized risk factor populations results.
6. The method of claim 1, further including the step of indexing a second exposure, sharing a same framework of risk dimensions and discretized risk segments, without regard to whether the first and second exposures share any of the same constituent units of account.
7. The method of claim 1, further including the step of making the risk factor population results from a publicly indexed exposure available as reference for trading.

8. The method of claim 6, further including the step of applying monetized risk factor population results from a first exposure, to a second exposure, when both exposures share the same framework of risk dimensions and discretized risk segments, without regard to whether the first and second exposures share any of the same constituent units of account.

9. The method of claim 6, further including the steps of:

- a) identifying a first exposure for indexing, for the purposes of referencing a risk factor population result;
- b) identifying a second exposure for hedging, by receiving in financial consideration in exchange for paying out a monetized risk factor population result;
- c) monetizing the referenced risk factor population result into a transferable cash value;
- d) paying out the monetized risk factor population result to a counterparty, in exchange for receiving in financial consideration;
- e) netting the monetized risk factor population result against the financial consideration;
- f) combining the netted value of that trade with the financial value of the second exposure.

10. The method of claim 6, further including the steps of:

- a) identifying a first exposure for indexing, for the purposes of referencing a risk factor population result;

- b) identifying a second exposure for speculating, by paying out financial consideration in exchange for receiving in a monetized risk factor population result;
 - c) monetizing the referenced risk factor population result into a transferable cash value;
 - d) receiving in the monetized risk factor population result from a counterparty, in exchange for paying out financial consideration;
 - e) netting the monetized risk factor population result against the financial consideration;
 - f) combining the netted value of that trade with the financial value of the second exposure.
11. The method of claim 1, further including the step of mixing and matching any risk factor populations results in an exposure that have been acquired through the course of underwriting selection, and acquired through the course of trading selection.
12. The method of claim 1, further including the accepting of feeds of information from a data source, about the constituent units of account in the exposure, regarding any change in their membership in a discretized segment, within the risk dimension wherein that discretized segment resides.
13. The method of claim 1, further including the providing of feeds of information from a data source, about the constituent units of account in the exposure,

regarding any change in their membership in a discretized segment, within the risk dimension wherein that discretized segment resides.

14. The method of claim 1, further including the placing of indexed risk factor populations of more than one exposure into a metastore into a data table, data warehouse, or data aggregator.
15. The method of claim 1, further including the creating and saving of a bracketwork of time whose calibration and range can be adjusted, and risk factor population results can be selected and monetized from specified time periods.
16. The method of claim 1, further including the linkage of timestamps by moment and duration, and placestamps by point or region, to those cashflows comprising the financial results.
17. The method of claim 1, further including the linkage of attributes or outcomes to cashflows comprising the financial results, for use as the rule of segment qualification.
18. The method of claim 1, further including the linkage of type, amount, and direction to cashflows comprising the financial results, for use as the rule of segment qualification.

19. The method of claim 1, as applied to an exposure whose constituent units of account reflect financial obligations or cashflow events, wherein the constituent units of account are selected from the group consisting of:

- a) contracts, plans, or policies, from underwritten credit, health care, pensions, or insurance exposures,
- b) securitized offerings,
- c) underwritten contingencies,
- d) accounted payables and receivables.

20. The method of claim 19, wherein the documented exposures are selected from the group consisting of:

- a) people,
- b) places,
- c) things,
- d) events,
- e) assets,
- f) and, liabilities.

21. A computer-implemented method of indexing, monetizing, and trading risk factor population results, derived from individual cashflows residing within a financial exposure, comprised of the steps of:

- a) finding financial results for the exposure as a whole, thereby obtaining exposure results,
- b) subdividing the exposure results into results for individual cashflows in the exposure, thereby obtaining individual cashflow results,

- c) demonetizing the individual cashflow results, so that they only reflect abstract data results, without monetary value,
- d) creating a framework comprised of two or more risk dimensions, each risk dimension being comprised of two or more discretized risk segments, each segment of which is calibrated to range over the entirety of, and subdivide the entirety of, each risk dimension of which it is a part,
- e) assigning all of the individual cashflows of an exposure into each risk dimension,
- f) assigning all of the individual cashflows within each risk dimension into discretized risk segments, according to a rule of segment qualification, so that each and every individual cashflow is assigned to one and only one discretized risk segment within each risk dimension,
- g) reporting the abstract data results of each individual cashflow, within each risk dimension,
- h) reporting the abstract data results for each discretized segment, within each risk dimension, as a total of individual cashflows residing in such a segment,
- i) reporting the abstract data results for the exposure as a whole, as a total of individual cashflows residing in such an exposure,
- j) identifying each reported result as a risk factor population result,
- k) indexing each risk factor population result, so that all results can be reported alongside each other, regardless as to whether said results are totals for individual cashflows, individual discretized segments, or the exposure as a whole,

- l) selecting risk factor population results, regardless as to whether said results were indexed as individual cashflows, discretized segments, or the exposure of the whole,
- m) monetizing these selected results, so they can be valued as cash deliveries, leaving all of the unselected risk factor population results, as found in all other parts of the index, unmonetized,
- n) exchanging the monetized risk factor population results with a counterparty, for financial consideration.

22. The method of claim 21, further substituting the step of selecting risk factor population results, regardless as to whether said results were indexed as individual cashflows, discretized segments, or the exposure of the whole, by means of an arithmetic, boolean, set, logical, mathematical operation.

23. The method of claim 21, further comprising the step of applying financial operations, selected from the group consisting of:

- a) swaps,
- b) options,
- c) forwards,
- d) futures,
- e) and financial derivatives.

24. The method of claim 21, comprising the step of maintaining a portfolio of monetized risk factor populations results.

25. The method of claim 21, comprising the step of maintaining a mock portfolio of unmonetized risk factor populations results.
26. The method of claim 21, further including the step of indexing a second exposure, sharing a same framework of risk dimensions and discretized risk segments, without regard to whether the first and second exposures share any of the same individual cashflows.
27. The method of claim 21, further including the step of making the risk factor population results from a publicly indexed exposure available as reference for trading.
28. The method of claim 26, further including the step of applying monetized risk factor population results from a first exposure, to a second exposure, when both exposures share the same framework of risk dimensions and discretized risk segments, without regard to whether the first and second exposures share any of the same individual cashflows.
29. The method of claim 26, further including the steps of:
 - a) identifying a first exposure for indexing, for the purposes of referencing a risk factor population result;
 - b) identifying a second exposure for hedging, by receiving in financial consideration in exchange for paying out a monetized risk factor population result;

- c) monetizing the referenced risk factor population result into a transferable cash value;
- d) paying out the monetized risk factor population result to a counterparty, in exchange for receiving in financial consideration;
- e) netting the monetized risk factor population result against the financial consideration;
- f) combining the netted value of that trade with the financial value of the second exposure.

30. The method of claim 26, further including the steps of:

- a) identifying a first exposure for indexing, for the purposes of referencing a risk factor population result;
- b) identifying a second exposure for speculating, by paying out financial consideration in exchange for receiving in a monetized risk factor population result;
- c) monetizing the referenced risk factor population result into a transferable cash value;
- d) receiving in the monetized risk factor population result from a counterparty, in exchange for paying out financial consideration;
- e) netting the monetized risk factor population result against the financial consideration;
- f) combining the netted value of that trade with the financial value of the second exposure.

31. The method of claim 21, further including the step of mixing and matching any risk factor population results in an exposure that have been acquired through the course of underwriting selection, and acquired through the course of trading selection.
32. The method of claim 21, further including the accepting of feeds of information from a data source, about the individual cashflows in the exposure, regarding any change in their membership in a discretized segment, within the risk dimension wherein that discretized segment resides.
33. The method of claim 21, further including the providing of feeds of information from a data source, about the individual cashflows in the exposure, regarding any change in their membership in a discretized segment, within the risk dimension wherein that discretized segment resides.
34. The method of claim 21, further including the placing of indexed risk factor populations of more than one exposure into a metastore into a data table, data warehouse, or data aggregator.
35. The method of claim 21, further including the creating and saving of a bracketwork of time whose calibration and range can be adjusted, and risk factor population results can be selected and monetized from specified time periods.

36. The method of claim 21, further including the linkage of timestamps by moment and duration, and placestamps by point or region, to those cashflows comprising the financial results.
37. The method of claim 21, further including the linkage of attributes or outcomes to cashflows comprising the financial results, for use as the rule of segment qualification.
38. The method of claim 21, further including the linkage of type, amount, and direction to cashflows comprising the financial results, for use as the rule of segment qualification.
39. The method of claim 21, as applied to an exposure whose individual cashflows reflect financial obligations or cashflow events, wherein the constituent units of account are selected from the group consisting of:
 - a) contracts, plans, or policies, from underwritten credit, health care, pensions, or insurance exposures,
 - b) securitized offerings,
 - c) underwritten contingencies,
 - d) accounted payables and receivables.
40. The method of claim 39, wherein the documented exposures are selected from the group consisting of:
 - a) people,
 - b) places,

- c) things,
- d) events,
- e) assets,
- f) and, liabilities.

41. A computer-readable medium for use with a computer means, for indexing, monetizing, and trading risk factor population results, derived from constituent units of account residing within a financial exposure, comprised of the steps of:

- a) finding financial results for the exposure as a whole, thereby obtaining exposure results,
- b) subdividing the exposure results into results for constituent units of account in the exposure, thereby obtaining constituent unit results,
- c) demonetizing the constituent unit results, so that they only reflect abstract data results, without monetary value,
- d) creating a framework comprised of two or more risk dimensions, each risk dimension being comprised of two or more discretized risk segments, each segment of which is calibrated to range over the entirety of, and subdivide the entirety of, each risk dimension of which it is a part,
- e) assigning all of the constituent units of account of an exposure into each risk dimension,
- f) assigning all of the constituent units of account within each risk dimension into discretized risk segments, according to a rule of segment qualification, so that each and every constituent unit is assigned to one and only one discretized risk segment within each risk dimension,

- g) reporting the abstract data results of each constituent unit of account, within each risk dimension,
- h) reporting the abstract data results for each discretized segment, within each risk dimension, as a total of constituent units of account residing in such a segment,
- i) reporting the abstract data results for the exposure as a whole, as a total of constituent units of account residing in such an exposure,
- j) identifying each reported result as a risk factor population result,
- k) indexing each risk factor population result, so that all results can be reported alongside each other, regardless as to whether said results are totals for individual constituent units of account, individual discretized segments, or the exposure as a whole,
- l) selecting risk factor population results, regardless as to whether said results were indexed as constituent units of account, discretized segments, or the exposure of the whole,
- m) monetizing these selected results, so they can be valued as cash deliveries, leaving all of the unselected risk factor population results, as found in all other parts of the index, unmonetized,
- n) exchanging the monetized risk factor population results with a counterparty, for financial consideration.

42. The method of claim 41, further substituting the step of selecting risk factor population results, regardless as to whether said results were indexed as constituent units of account, discretized segments, or the exposure of the whole, by means of an arithmetic, boolean, set, logical, mathematical operation.

43. The method of claim 41, further comprising the step of applying financial operations to monetized risk factor population results, selected from the group consisting of:
 - a) swaps,
 - b) options,
 - c) forwards,
 - d) futures,
 - e) and financial derivatives.
44. The method of claim 41, comprising the step of maintaining a portfolio of monetized risk factor populations results.
45. The method of claim 41, comprising the step of maintaining a mock portfolio of unmonetized risk factor populations results.
46. The method of claim 41, further including the step of indexing a second exposure, sharing a same framework of risk dimensions and discretized risk segments, without regard to whether the first and second exposures share any of the same constituent units of account.
47. The method of claim 41, further including the step of making the risk factor population results from a publicly indexed exposure available as reference for trading.

48. The method of claim 46, further including the step of applying monetized risk factor population results from a first exposure, to a second exposure, when both exposures share the same framework of risk dimensions and discretized risk segments, without regard to whether the first and second exposures share any of the same constituent units of account.

49. The method of claim 46, further including the steps of:

- a) identifying a first exposure for indexing, for the purposes of referencing a risk factor population result;
- b) identifying a second exposure for hedging, by receiving in financial consideration in exchange for paying out a monetized risk factor population result;
- c) monetizing the referenced risk factor population result into a transferable cash value;
- d) paying out the monetized risk factor population result to a counterparty, in exchange for receiving in financial consideration;
- e) netting the monetized risk factor population result against the financial consideration;
- f) combining the netted value of that trade with the financial value of the second exposure.

50. The method of claim 46, further including the steps of:

- a) identifying a first exposure for indexing, for the purposes of referencing a risk factor population result;

- b) identifying a second exposure for speculating, by paying out financial consideration in exchange for receiving in a monetized risk factor population result;
 - c) monetizing the referenced risk factor population result into a transferable cash value;
 - d) receiving in the monetized risk factor population result from a counterparty, in exchange for paying out financial consideration;
 - e) netting the monetized risk factor population result against the financial consideration;
 - f) combining the netted value of that trade with the financial value of the second exposure.
51. The method of claim 41, further including the step of mixing and matching any risk factor populations results in an exposure that have been acquired through the course of underwriting selection, and acquired through the course of trading selection.
52. The method of claim 41, further including the accepting of feeds of information from a data source, about the constituent units of account in the exposure, regarding any change in their membership in a discretized segment, within the risk dimension wherein that discretized segment resides.
53. The method of claim 41, further including the providing of feeds of information from a data source, about the constituent units of account in the exposure,

regarding any change in their membership in a discretized segment, within the risk dimension wherein that discretized segment resides.

54. The method of claim 41, further including the placing of indexed risk factor populations of more than one exposure into a metastore into a data table, data warehouse, or data aggregator.
55. The method of claim 41, further including the creating and saving of a bracketwork of time whose calibration and range can be adjusted, and risk factor population results can be selected and monetized from specified time periods.
56. The method of claim 41, further including the linkage of timestamps by moment and duration, and placestamps by point or region, to those cashflows comprising the financial results.
57. The method of claim 41, further including the linkage of attributes or outcomes to cashflows comprising the financial results, for use as the rule of segment qualification.
58. The method of claim 41, further including the linkage of type, amount, and direction to cashflows comprising the financial results, for use as the rule of segment qualification.

59. The method of claim 41, as applied to an exposure whose constituent units of account reflect financial obligations or cashflow events, wherein the constituent units of account are selected from the group consisting of:

- a) contracts, plans, or policies, from underwritten credit, health care, pensions, or insurance exposures,
- b) securitized offerings,
- c) underwritten contingencies,
- d) accounted payables and receivables.

60. The method of claim 59, wherein the documented exposures are selected from the group consisting of:

- a) people,
- b) places,
- c) things,
- d) events,
- e) assets,
- f) and, liabilities.

61. A computer-readable medium for use with a computer means, for indexing, monetizing, and trading risk factor population results, derived from individual cashflows residing within a financial exposure, comprised of the steps of:

- a) finding financial results for the exposure as a whole, thereby obtaining exposure results,
- a) subdividing the exposure results into results for individual cashflows in the exposure, thereby obtaining individual cashflow results,

- b) demonetizing the individual cashflow results, so that they only reflect abstract data results, without monetary value,
- c) creating a framework comprised of two or more risk dimensions, each risk dimension being comprised of two or more discretized risk segments, each segment of which is calibrated to range over the entirety of, and subdivide the entirety of, each risk dimension of which it is a part,
- d) assigning all of the individual cashflows of an exposure into each risk dimension,
- e) assigning all of the individual cashflows within each risk dimension into discretized risk segments, according to a rule of segment qualification, so that each and every individual cashflow is assigned to one and only one discretized risk segment within each risk dimension,
- f) reporting the abstract data results of each individual cashflow, within each risk dimension,
- g) reporting the abstract data results for each discretized segment, within each risk dimension, as a total of individual cashflows residing in such a segment,
- h) reporting the abstract data results for the exposure as a whole, as a total of individual cashflows residing in such an exposure,
- i) identifying each reported result as a risk factor population result,
- j) indexing each risk factor population result, so that all results can be reported alongside each other, regardless as to whether said results are totals for individual cashflows, individual discretized segments, or the exposure as a whole,

- k) selecting risk factor population results, regardless as to whether said results were indexed as individual cashflows, discretized segments, or the exposure of the whole,
- l) monetizing these selected results, so they can be valued as cash deliveries, leaving all of the unselected risk factor population results, as found in all other parts of the index, unmonetized,
- m) exchanging the monetized risk factor population results with a counterparty, for financial consideration.

62. The method of claim 61, further substituting the step of selecting risk factor population results, regardless as to whether said results were indexed as individual cashflows, discretized segments, or the exposure of the whole, by means of an arithmetic, boolean, set, logical, mathematical operation.

63. The method of claim 61, further comprising the step of applying financial operations, selected from the group consisting of:

- a) swaps,
- b) options,
- c) forwards,
- d) futures,
- e) and financial derivatives.

64. The method of claim 61, comprising the step of maintaining a portfolio of monetized risk factor populations results.

65. The method of claim 61, comprising the step of maintaining a mock portfolio of unmonetized risk factor populations results.
66. The method of claim 61, further including the step of indexing a second exposure, sharing a same framework of risk dimensions and discretized risk segments, without regard to whether the first and second exposures share any of the same individual cashflows.
67. The method of claim 61, further including the step of making the risk factor population results from a publicly indexed exposure available as reference for trading.
68. The method of claim 66, further including the step of applying monetized risk factor population results from a first exposure, to a second exposure, when both exposures share the same framework of risk dimensions and discretized risk segments, without regard to whether the first and second exposures share any of the same individual cashflows.
69. The method of claim 66, further including the steps of:
 - a) identifying a first exposure for indexing, for the purposes of referencing a risk factor population result;
 - b) identifying a second exposure for hedging, by receiving in financial consideration in exchange for paying out a monetized risk factor population result;

- c) monetizing the referenced risk factor population result into a transferable cash value;
- d) paying out the monetized risk factor population result to a counterparty, in exchange for receiving in financial consideration;
- e) netting the monetized risk factor population result against the financial consideration;
- f) combining the netted value of that trade with the financial value of the second exposure.

70. The method of claim 66, further including the steps of:

- a) identifying a first exposure for indexing, for the purposes of referencing a risk factor population result;
- b) identifying a second exposure for speculating, by paying out financial consideration in exchange for receiving in a monetized risk factor population result;
- c) monetizing the referenced risk factor population result into a transferable cash value;
- d) receiving in the monetized risk factor population result from a counterparty, in exchange for paying out financial consideration;
- e) netting the monetized risk factor population result against the financial consideration;
- f) combining the netted value of that trade with the financial value of the second exposure.

71. The method of claim 61, further including the step of mixing and matching any risk factor population results in an exposure that have been acquired through the course of underwriting selection, and acquired through the course of trading selection.
72. The method of claim 61, further including the accepting of feeds of information from a data source, about the individual cashflows in the exposure, regarding any change in their membership in a discretized segment, within the risk dimension wherein that discretized segment resides.
73. The method of claim 61, further including the providing of feeds of information from a data source, about the individual cashflows in the exposure, regarding any change in their membership in a discretized segment, within the risk dimension wherein that discretized segment resides.
74. The method of claim 61, further including the placing of indexed risk factor populations of more than one exposure into a metastore into a data table, data warehouse, or data aggregator.
75. The method of claim 61, further including the creating and saving of a bracketwork of time whose calibration and range can be adjusted, and risk factor population results can be selected and monetized from specified time periods.

76. The method of claim 61, further including the linkage of timestamps by moment and duration, and placestamps by point or region, to those cashflows comprising the financial results.

77. The method of claim 61, further including the linkage of attributes or outcomes to cashflows comprising the financial results, for use as the rule of segment qualification.

78. The method of claim 61, further including the linkage of type, amount, and direction to cashflows comprising the financial results, for use as the rule of segment qualification.

79. The method of claim 61, as applied to an exposure whose individual cashflows reflect financial obligations or cashflow events, wherein the constituent units of account are selected from the group consisting of:

- a) contracts, plans, or policies, from underwritten credit, health care, pensions, or insurance exposures,
- b) securitized offerings,
- c) underwritten contingencies,
- d) accounted payables and receivables.

80. The method of claim 79, wherein the documented exposures are selected from the group consisting of:

- a) people,
- b) places,

- c) things,
- d) events,
- e) assets,
- f) and, liabilities.

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